

Withdrawal

User U

Bank B

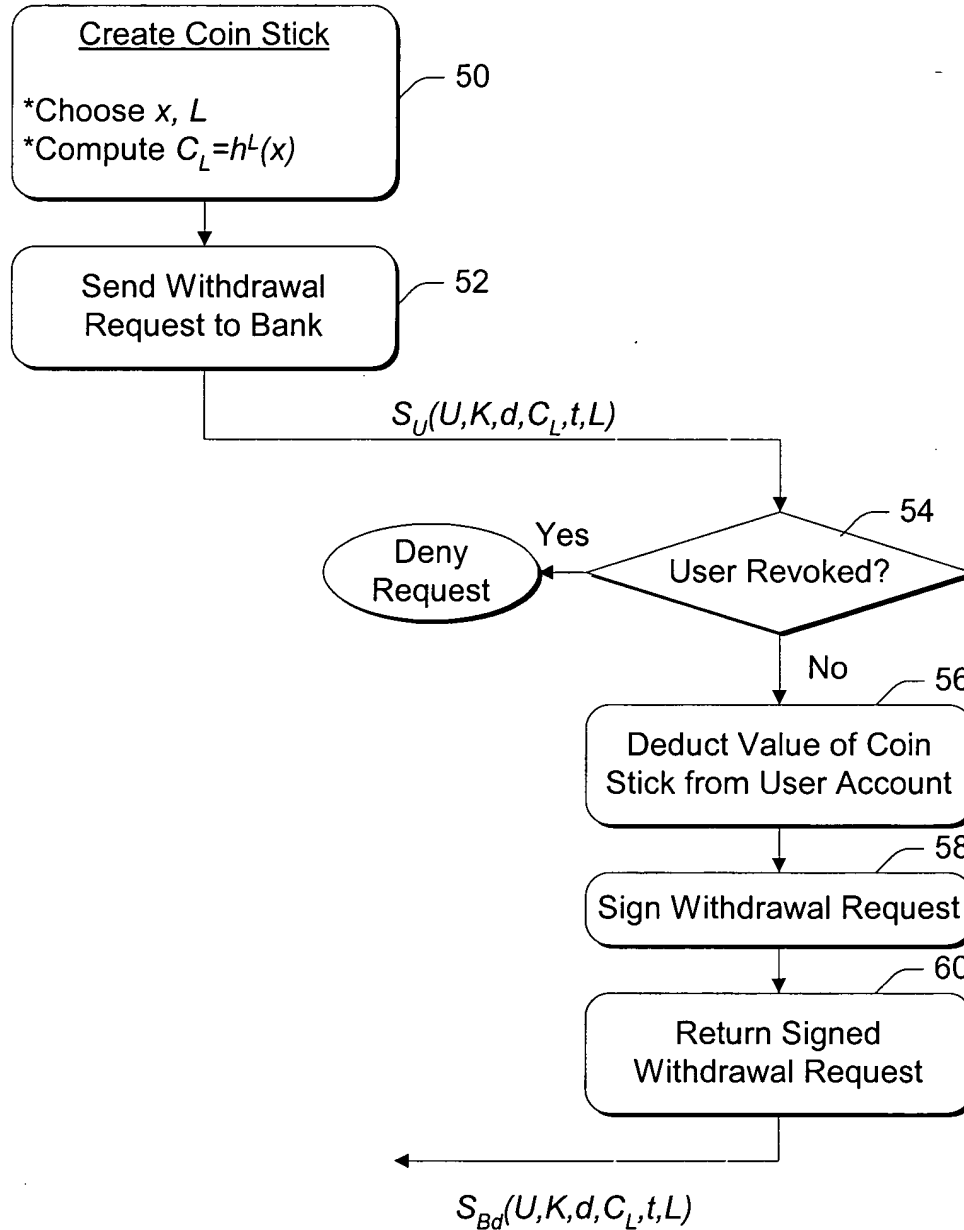
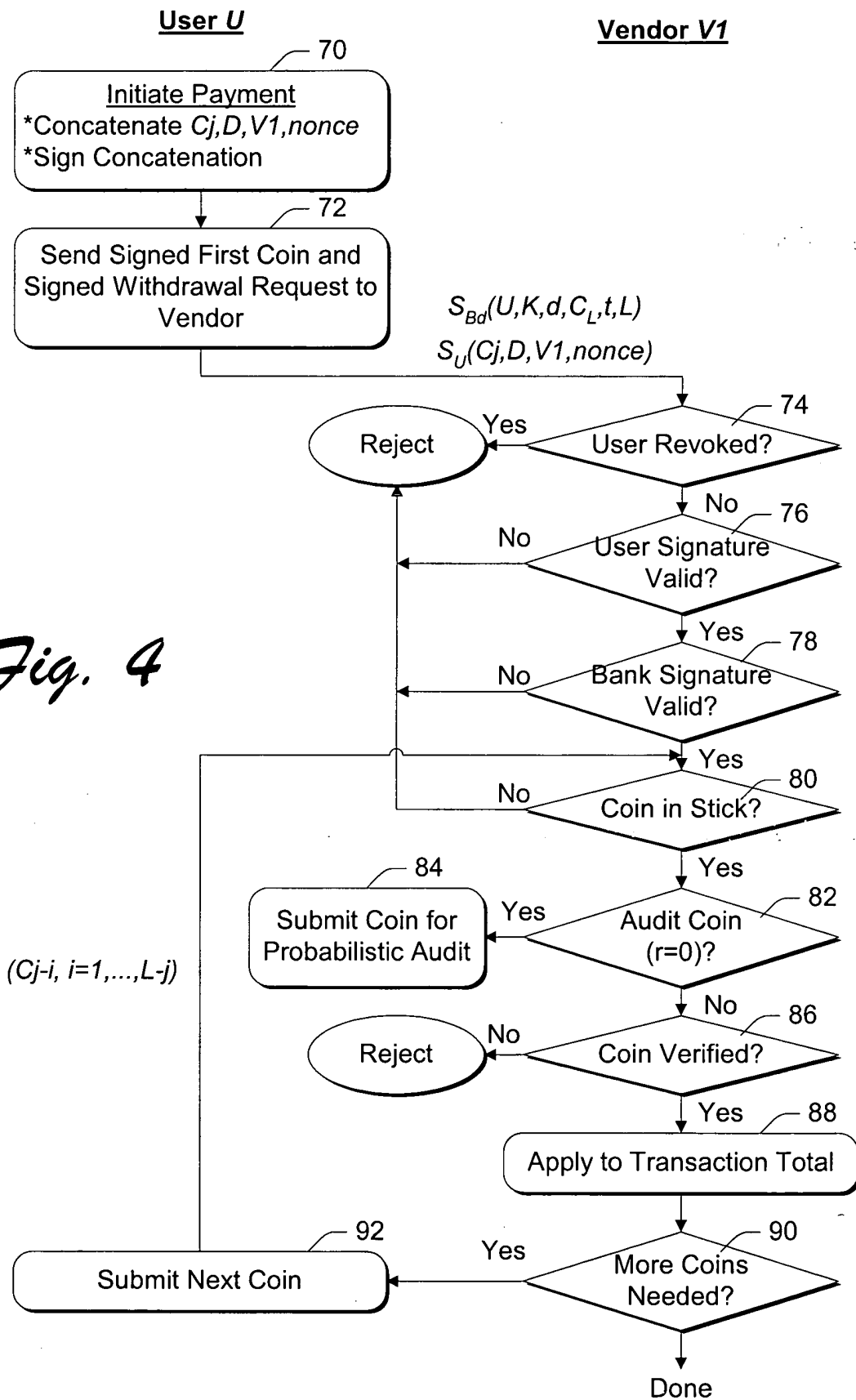


Fig. 3

Payment

Deposit

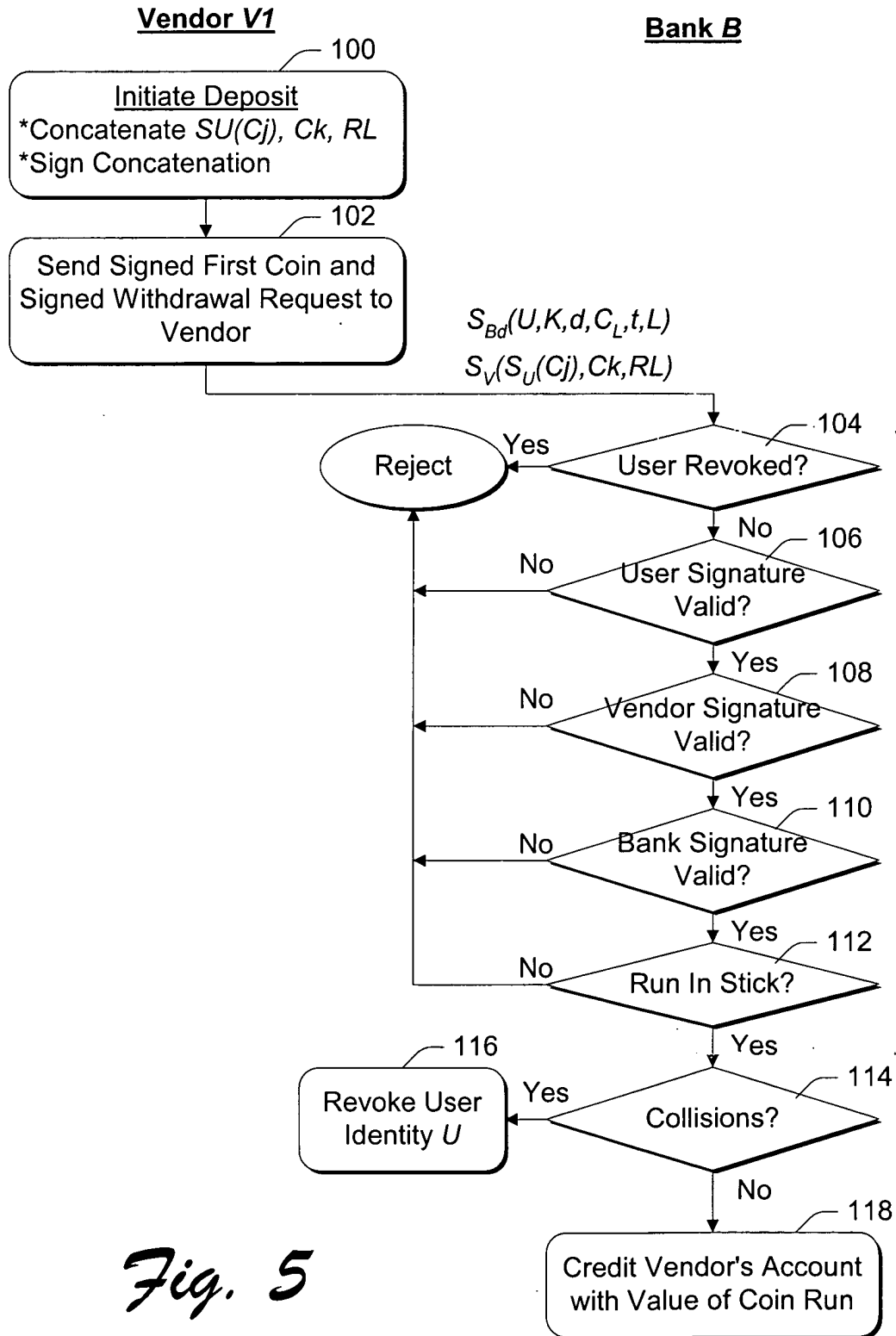
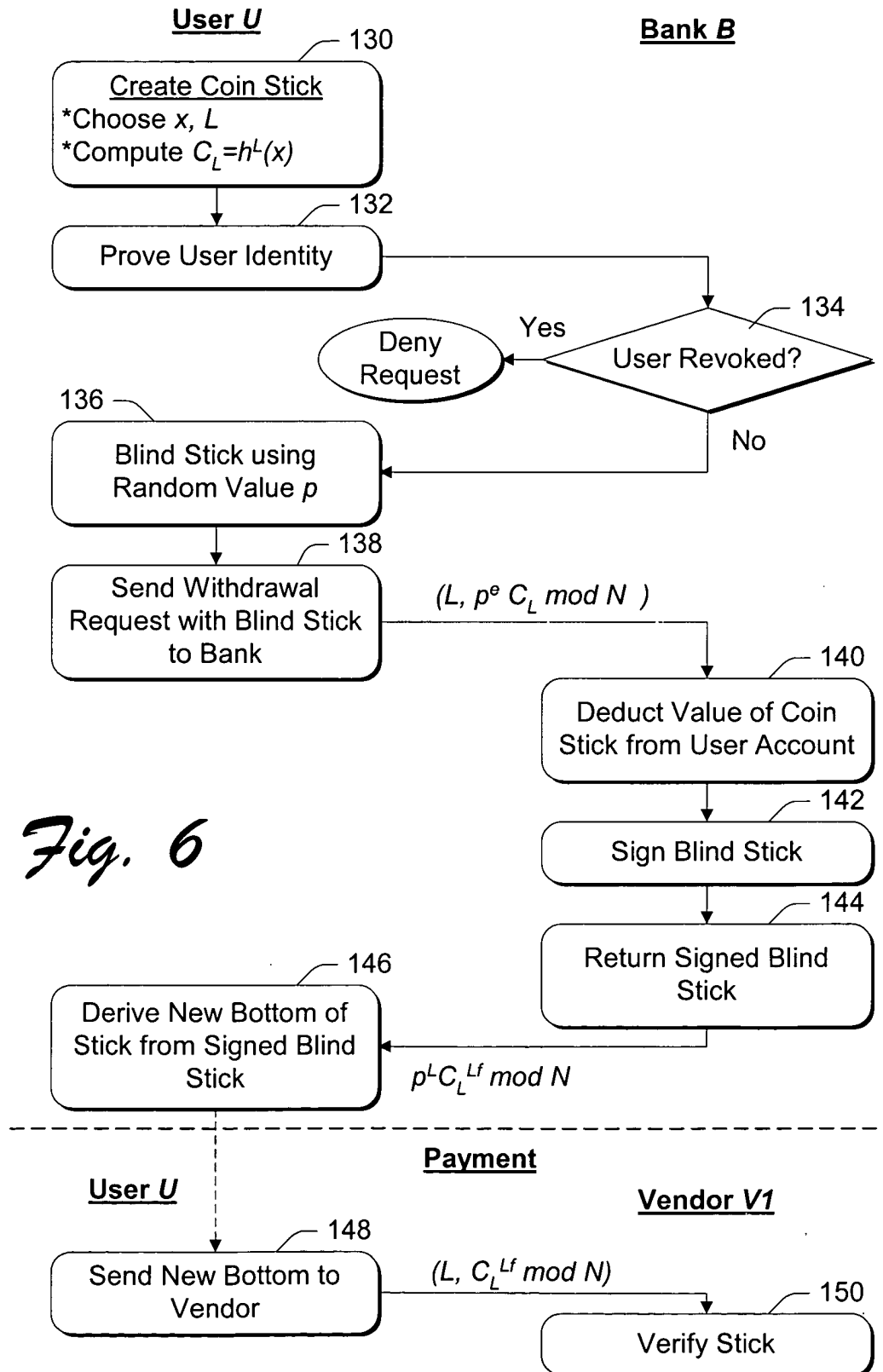


Fig. 5

Blind Withdrawal



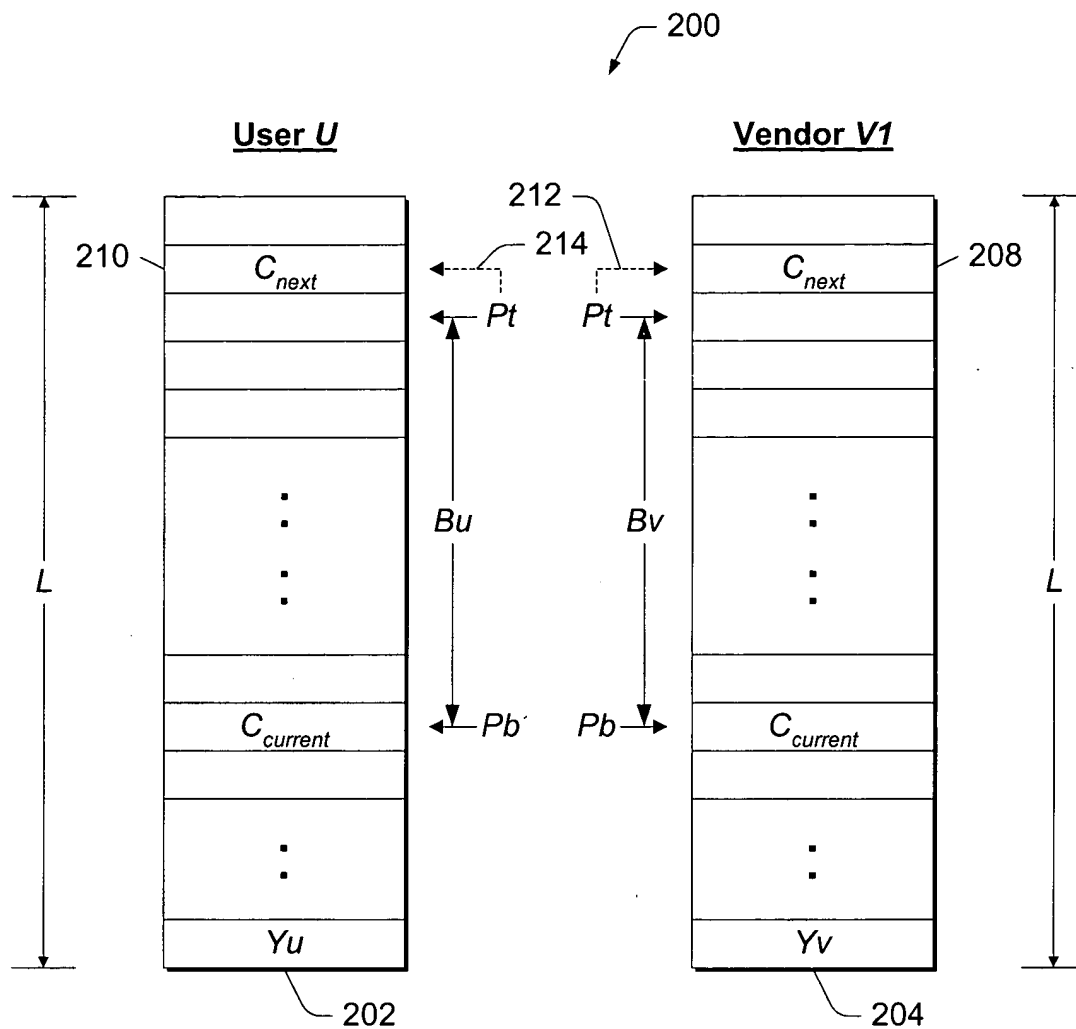
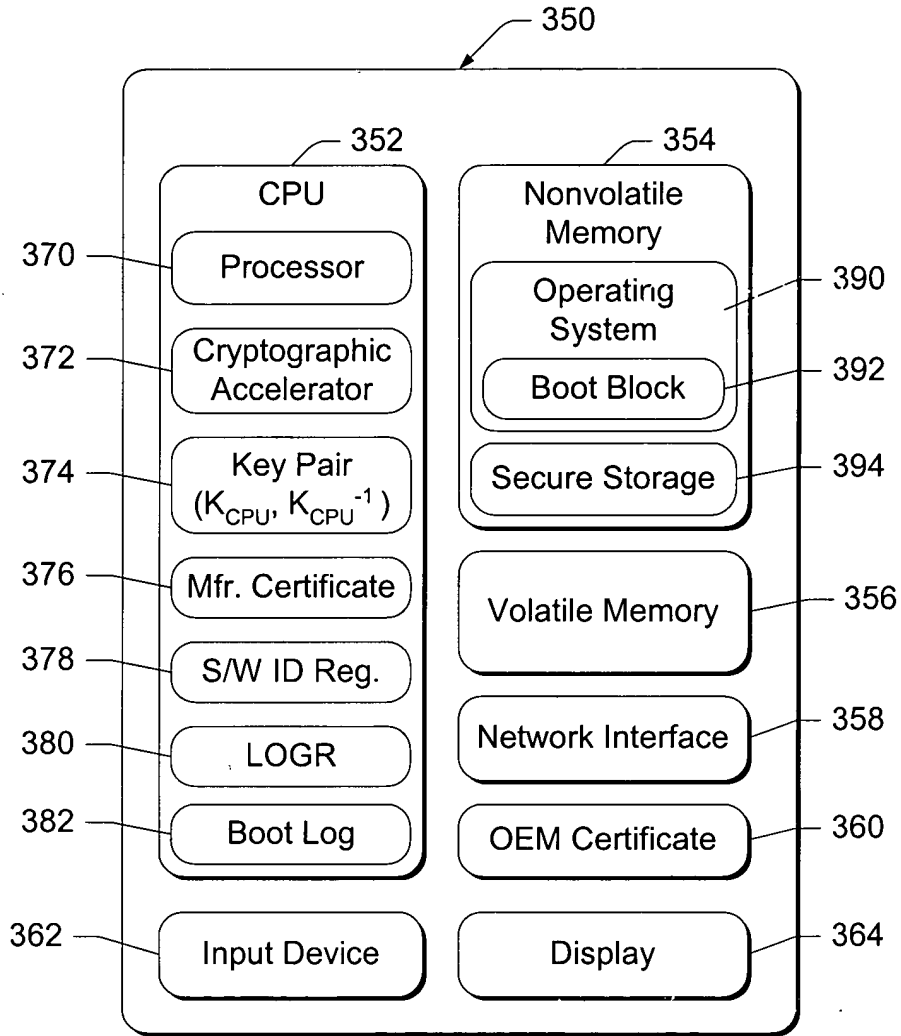


Fig. 7

APPROVED	O.G. FIG.	
BY	CLASS	SUBCLASS
DRAFTSMAN		

*Fig. 10*

APPROVED	O.G. FIG.	
BY	CLASS	SUBCLASS
DRAFTSMAN		

MS1-306US

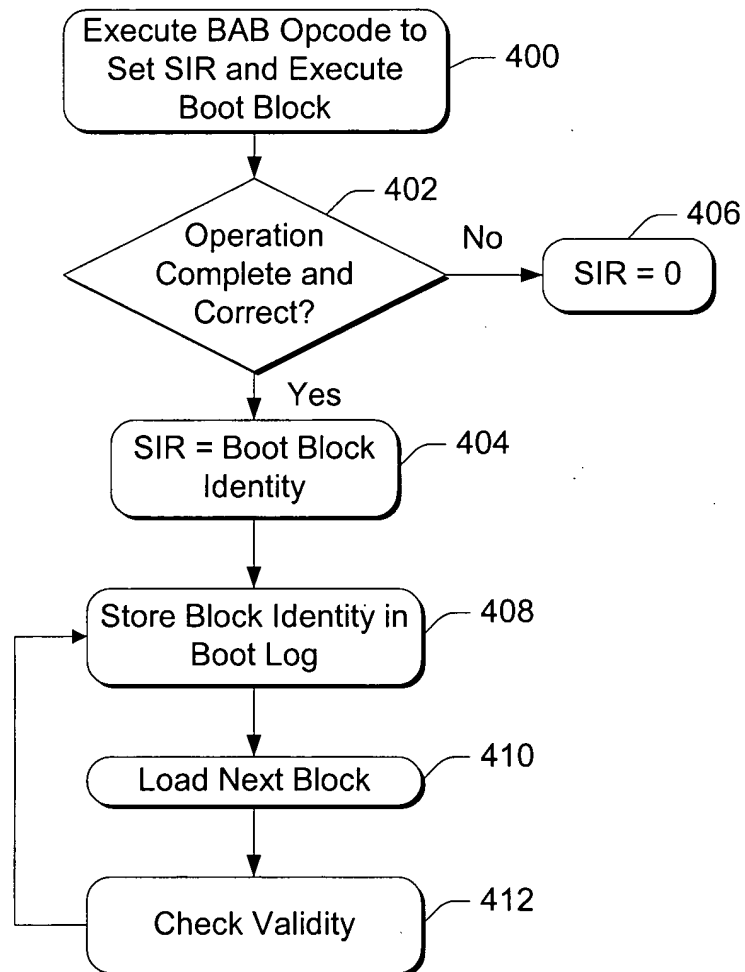


Fig. 11